

Overview of Major Banks' Financial Results as of March 31, 2022

1. Profit and Loss (Consolidated)

- Profits attributable to owners of the parent increased by 28.6% (YoY), mainly due to the increase in net interest income and net fees and commissions, offsetting the net losses on debt securities – mainly from foreign debt securities.

(Unit: JPY 100 million)

	Fiscal year ended Mar. 31, 2020	Fiscal year ended Mar. 31, 2021	Fiscal year ended Mar. 31, 2022	YoY
Gross Profits	105,022	105,642	108,328	2,686
Net Interest Income	46,743	49,618	54,392	4,774
Net Fees and Commissions	35,521	35,266	39,182	3,916
Net Other Business Profits	10,064	8,254	4,722	(3,533)
Net Gains (Losses) on Debt Securities*	7,448	1,887	(3,123)	(5,010)
Operating Expenses	(69,708)	(68,739)	(70,260)	(1,521)
Net Business Profits	35,952	37,638	38,630	993
Core Net Business Profits*	13,534	19,947	26,165	6,218
Core Net Business Profits* (excluding gains and losses from cancellation of investment trusts)	13,229	19,692	25,232	5,540
Credit Costs **	(6,830)	(11,789)	(9,761)	2,028
Net Gains on Equity Securities	3,046	2,407	5,101	2,694
Profits Attributable to Owners of the Parent	20,697	21,016	27,023	6,007

* Non-consolidated

** Positive figures for "Credit costs" indicate gains, while negative figures indicate losses.

Supplemental Information	Mar. 31, 2020	Mar. 31, 2021	Mar. 31, 2022
Loans *** (Period-End Balance) (JPY Trillions)	314.7	319.1	328.0

*** Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- The Balance of NPLs and the NPL ratio increased from the end-March 2021 figures.

	Mar. 31, 2020	Mar. 31, 2021	Mar. 31, 2022
Balance of NPLs (JPY Trillions)	2.1	2.6	3.4
NPL Ratio (%)	0.59	0.75	0.92

3. Capital Adequacy Ratio (Consolidated)

- Internationally Active Banks – Total capital ratio, Tier I capital ratio, and Common equity Tier I capital ratio decreased from the end-March 2021 figures.
- Domestically Active Banks – Capital ratio increased from the end-March 2021 figures.

(Internationally Active Banks: the 4 Banking Groups)

	Mar. 31, 2021	Mar. 31, 2022
Total Capital Ratio (%)	16.98	15.72
Tier I Capital Ratio (%)	14.78	13.87
Common Equity Tier I Capital Ratio (%)	13.05	12.35

(Domestically Active Banks: the 3 Banking Groups)

	Mar. 31, 2021	Mar. 31, 2022
Capital Ratio (%)	11.43	11.56

Note 1: Figures are subject to rounding adjustments.

Note 2: “Consolidated” refers to the total of consolidated figures of the 7 banking groups: Mizuho Financial Group, Mitsubishi UFJ Financial Group, Sumitomo Mitsui Financial Group, Sumitomo Mitsui Trust Holdings (hereinbefore internationally active banks), Resona Holdings, Shinsei Bank, and Aozora Bank (hereinbefore domestically active banks).

Note 3: “Non-consolidated” refers to the total of non-consolidated figures of the 9 banks: Mizuho Bank, MUFG Bank, Sumitomo Mitsui Banking Corporation, Resona Bank, Mitsubishi UFJ Trust and Banking, Mizuho Trust and Banking, Sumitomo Mitsui Trust Bank, Shinsei Bank, and Aozora Bank.

Note 4: Figures are calculated by the Financial Services Agency from the banking groups’ disclosed data. Definitions of the disclosed figures may vary by the banking groups.